

Information to identify the case:

Debtor 1 **Richard Michael Callaghan Jr.**
First Name Middle Name Last Name
Debtor 2 **Joyce M Callaghan**
First Name Middle Name Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA
Case number: **19-22310-JAD**

Social Security number or ITIN xxx-xx-4009
EIN -----

Social Security number or ITIN xxx-xx-9587
EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joyce M Callaghan

11/21/24

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on a debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Michael Callaghan, Jr.
Joyce M Callaghan
Debtors

Case No. 19-22310-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 21, 2024

User: auto
Form ID: 3180WJ02

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Michael Callaghan, Jr., Joyce M Callaghan, 1887 St. Rt. 356, Leechburg, PA 15656-2012
15066164	MBNA America aka Bank of American, c/o Phelan Hallinan Diamond & Jones LLC, Kenya Bates, Esq/ Abigail Brunner, Esq, 1617 JFK Blvd Ste1400 One Penn Cntr Pla, Lynn, MA 01910-3000
15066167	Visa/Clearview Federal Credit Union, P.O. Box 71050, Charlotte, NC 28272-1050

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: BANKAMER	Nov 22 2024 04:48:00	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	+ EDI: PRA.COM	Nov 22 2024 04:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Nov 22 2024 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 21 2024 23:56:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15066158	+ EDI: CAPITALONE.COM	Nov 22 2024 04:48:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15072494	EDI: CAPITALONE.COM	Nov 22 2024 04:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15079563	+ Email/Text: bankruptcy@clearviewfcu.org	Nov 21 2024 23:57:00	Clearview FCU, 8805 University Blvd, Moon Township PA 15108-4212
15066160	Email/PDF: creditonebknotifications@resurgent.com	Nov 22 2024 01:58:19	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
15066162	+ EDI: AMINFOFP.COM	Nov 22 2024 04:48:00	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
15066161	EDI: AMINFOFP.COM	Nov 22 2024 04:48:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
15066163	EDI: SYNC	Nov 22 2024 04:48:00	Lowes, c/o Synchrony Bank P.O. Box 965060, Orlando, FL 32896-5060
15076233	+ EDI: AGFINANCE.COM	Nov 22 2024 04:48:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
15066166	Email/Text: Bankruptcy.Notices@pnc.com	Nov 21 2024 23:56:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401
15105762	Email/Text: Bankruptcy.Notices@pnc.com	Nov 21 2024 23:56:00	PNC Bank, National Association, Attn:

District/off: 0315-2

User: auto

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Bankruptcy, P.O. Box 94982, Cleveland, OH
44101

15093683	EDI: PRA.COM	Nov 22 2024 04:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15105801	EDI: PRA.COM	Nov 22 2024 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15068907	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 00:04:48	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15066165	EDI: WFNNB.COM	Nov 22 2024 04:48:00	Peebles - Comentiy, P.O. Box 659465, San Antonio, TX 78265-9465
15091803	+ EDI: JEFFERSONCAP.COM	Nov 22 2024 04:48:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15101498	EDI: Q3G.COM	Nov 22 2024 04:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15066652	^ MEBN	Nov 21 2024 23:49:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15098467	EDI: BANKAMER	Nov 22 2024 04:48:00	The Bank of New York Mellon, et.al., Bank of America., P.O. Box 31785, Tampa FL 33631-3785
15098466	EDI: BANKAMER	Nov 22 2024 04:48:00	The Bank of New York Mellon, et.al., Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
15096781	Email/Text: BNCnotices@dcmservices.com	Nov 21 2024 23:56:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		BANK OF AMERICA, N.A.
cr		PNC BANK NATIONAL ASSOCIATION
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank Of New York Mellon, et.al.
15066159		Clearview FCU
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785

TOTAL: 8 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Form ID: 3180WJ02

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Elsie R. Lampl	on behalf of Debtor Richard Michael Callaghan Jr. elampl@lamplawoffice.com, elampl@gmail.com
Elsie R. Lampl	on behalf of Joint Debtor Joyce M Callaghan elampl@lamplawoffice.com elampl@gmail.com
Jerome B. Blank	on behalf of Creditor The Bank Of New York Mellon et.al. jblank@pincuslaw.com, brausch@pincuslaw.com
Marisa Myers Cohen	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor The Bank Of New York Mellon et.al. pawb@fedphe.com

TOTAL: 12